

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

LeRoy

First name

Middle name

Jones

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

LeRoy Jones, Jr.
LeRoy A. Jones
LeRoy J. Jones
LeRoy R. Jones
LeRoy Roy Jones
Jones Roy LeRoy

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7594

Debtor 1 **LeRoy Jones**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**9240 S. Francisco Avenue
Evergreen Park, IL 60805-1707**

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 LeRoy Jones

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
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9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- | | | | | | | | |
|----------|---|--|------|----------------|--|-------------|-----------------|
| | Northern District of Illinois (Eastern Division-Chicago) | | When | <u>4/15/16</u> | | Case number | <u>16-12957</u> |
| District | _____ | | When | _____ | | Case number | _____ |
| District | _____ | | When | _____ | | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☐ No.
- ☒ Yes.
- | | | | | |
|----------|---|--|-----------------------|-----------------|
| | Debtor <u>Josephine Jones</u> | | Relationship to you | <u>Spouse</u> |
| | Northern District of Illinois (Eastern Division-Chicago) | | | |
| District | _____ | | When | <u>9/12/16</u> |
| | | | Case number, if known | <u>16-28996</u> |
| Debtor | _____ | | Relationship to you | _____ |
| District | _____ | | Case number, if known | _____ |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **LeRoy Jones**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **LeRoy Jones**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **LeRoy Jones**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input checked="" type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts Non Consumer Debt

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ LeRoy Jones LeRoy Jones Signature of Debtor 1
	Signature of Debtor 2 Executed on November 9, 2016 MM / DD / YYYY
	Executed on MM / DD / YYYY

Debtor 1 **LeRoy Jones**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ J. Kevin Benjamin ARDC #:

Signature of Attorney for Debtor

Date

November 9, 2016

MM / DD / YYYY

J. Kevin Benjamin ARDC #:

Printed name

Benjamin | Brand | LLP

Firm name

**1016 W. Jackson Boulevard
Chicago, IL 60607-2914**

Number, Street, City, State & ZIP Code

Contact phone **(312) 853-3100**

Email address

attorneys@benjaminlaw.com

6202321

Bar number & State

Arrow Financial Services, LLC.
5996 W Touhy Avenue
Niles, IL 60714

Arrow Financial Services, LLC.
c/o Illinois Corporation Service
801 Stevenson Drive
Springfield, IL 62703

Avondale Federal Savings Bank
20 North Clark Street
Chicago, IL 60602

BSI Financial Services
314 S Franklin Street
Titusville, PA 16354

Cap1/carsn
Capital One Retail Services
Po Box 30285
Salt Lake City, UT 84130

Cap1/carsn
Po Box 30253
Salt Lake City, UT 84130

Cap1/mnrds
Po Box 30253
Salt Lake City, UT 84130

Capital One Auto Finance
c/o Ascension Capital Group
POB 165028
Irving, TX 75016

Capital One Auto Finance
POB 259407
Plano, TX 75025

Cath/soanb/WFNB
Wfnb
Po Box 182125
Columbus, OH 43218

Cath/soanb/WFNB
Catherines/tape Reporting
Bensalem, PA 19020

Chase
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Chase
201 N. Walnut St//De1-1027
Wilmington, DE 19801

Chase Bank One Card Service
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Chase Home Financial
POB 24696
Columbus, OH 43224

Chuhak & Tecson, PC
Attn: Sachin Shah
30 S. Wacker Drive, Suite 2600
Chicago, IL 60606

Citibank
Citicorp Credit Srvs/Centralized
Po Box 790040
Saint Louis, MO 63179

Citibank
Po Box 6241
Sioux Falls, SD 57117

Citibank/Best Buy
Centralized BK/CitiCorp Credit S
Po Box 790040
St Louis, MO 63179

Citibank/Best Buy
Pob 6241
Sioux Falls, SD 57117

Citibank/Shell Oil
Citibank/Citicorp Attn: Centralized
Po Box 790040
St Louis, MO 63179

Citibank/Shell Oil
Po Box 6497
Sioux Falls, SD 57117

Comenity Bank/Lane Bryant
Po Box 182125
Columbus, OH 43218

Comenity Bank/Lane Bryant
4590 E Broad St
Columbus, OH 43213

Comenity Bank/Lane Bryant
Po Box 182789
Columbus, OH 43218

Comenity Bank/Lane Bryant
450 Winks Lane
Bensalem, PA 19020

Comenity Bank/Torrid
Po Box 182125
Columbus, OH 43218

Comenity Bank/Torrid
Po Box 182685
Columbus, OH 43218

Discover Financial
Po Box 3025
New Albany, OH 43054

Discover Financial
Po Box 15316
Wilmington, DE 19850

Federal Deposit Insurance Corp
300 South Riverside Plaza
Suite 1700
Chicago, IL 60606

Federal Deposit Insurance Corp
Dallas Regional Office
1601 Bryan Street
Dallas, TX 75201

Global Netwk
5320 College Blvd
Shawnee Missio, KS 66211

GMAC
15303 S. 94th Avenue
Orland Park, IL 60462

Illinois Department of Revenue
Bankruptcy Section
POB 64338
Chicago, IL 60664-0338

Illinois Department of Revenue
Outside Collection Agency Unit
POB 19035
Springfield, IL 62794-9035

Illinois Department of Revenue
POB 19043
Springfield, IL 62794-9043

Illinois Department of Revenue
100 W. Randolph Street
Suite M/C 7-900
Chicago, IL 60601

Internal Revenue Service
Centralized Insolvency Operation
POB 7317
Philadelphia, PA 19101-7317

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
POB 64338
Chicago, IL 60664-0338

Internal Revenue Service
Centralized Insolvency Operations
POB 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
230 S. Dearborn Street
Room 2600, M/S 5014CHI
Chicago, IL 60604

Josephine Jones
9240 S. Francisco Avenue
Evergreen Park, IL 60805-1707

JP Morgan Chase Bank, N.A.
10 South Dearborn Street
Chicago, IL 60603

Jpm Chase
Po Box 24696
Columbus, OH 43224

Kohls/Capital One
Po Box 9500
Wilks-Barr, PA 18773

Kohls/Capital One
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

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8525 S. Stony Island
Chicago, IL 60617

LeRoy Jones
9240 S. Francisco Avenue
Evergreen Park, IL 60805-1707

Lvnv Funding
Po Box 10497
Greenville, SC 29603

Lvnv Funding
C/o Resurgent Capi
Greenville, SC 29603

McCormick 105, LLC
c/o Noonan and Lieberman
Suite 902
Hunt Valley, MD 21031

McCormick 105, LLC
POB 1611
Fort Valley, GA 31030

McCormick 105, LLC
11350 McCormick Road
Suite 902
Hunt Valley, MD 21031

McCormick 105, LLC
c/o Noonan & Lieberman, LLC
105 W. Adams, Suite 1800
Chicago, IL 60603

Noonan & Lieberman, Ltd.
105 W. Adams
Suite 1100
Chicago, IL 60603

Noonan & Lieberman, Ltd.
Attn: Michelle A. Lieberman, Esq.
105 W. Adams, Suite 1800
Chicago, IL 60603

PNC Bank
249 5th Ave Ste 30
Pittsburgh, PA 15222

PNC Bank
POB 3180
Pittsburgh, PA 15222

PNC Bank
2730 Liberty Ave
Pittsburgh, PA 15222

Sheriff of Cook County
50 W. Washington
7th Floor
Chicago, IL 60602

Shorebank
Urban Partnership Bank
Po Box 19260
Chicago, IL 60619

Shorebank
7936 S Cottage Grove Ave
Chicago, IL 60619

State of Illinois Dept Of Revenue
Attn: Legal Department
100 W. Randolph, Suite M/C 7-900
Chicago, IL 60601

SYNCB/Sams Club
Po Box 103104
Roswell, GA 30076

SYNCB/Sams Club
Po Box 965005
Orlando, FL 32896

Synchrony Bank/ JC Penneys
Po Box 965064
Orlando, FL 32896

Synchrony Bank/ JC Penneys
4125 Windward Plaza
Alpharetta, GA 30005

Synchrony Bank/AVB Buying Group
Po Box 965064
Orlando, FL 32896

Synchrony Bank/AVB Buying Group
C/o Po Box 965036
Orlando, FL 32896

Target
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

Target
C/o Target Credit Services
Minneapolis, MN 55440

The Judicial Sales Corporation
One South Wacker Drive
24th Floor
Chicago, IL 60606-4650

The United States of America
c/o United States Attorney
219 S. Dearborn Street, 5th Floor
Chicago, IL 60604

Urban Partnership Bank
7054 S Jeffery Blvd
Chicago, IL 60649

Urban Partnership Bank
POB 19260
Chicago, IL 60619

Urban Partnership Bank
c/o Chuhak Tecson Kienlen
30 S. Wacker Drive, Suite 2600
Chicago, IL 60606

Urban Partnership Bank
c/o Garfield Merel Ltd.
180 N. Stetson, #1300
Chicago, IL 60601

Urban Partnership Bank
75 Remittance Drive #6514
Chicago, IL 60675

Urban Pnr Bk
7054 S Jeffery Blvd
Chicago, IL 60649